



## Loans that put you in control

**Connective Home Loans Select puts you in control, whether you're a first home buyer, building a new home, or planning to refinance.**

Our premium products and practical solutions are funded by Adelaide Bank, a division of Bendigo and Adelaide Bank Limited, so you know you can rely on them.

Designed to shift with your changing needs and circumstances, our extensive range of loans are as varied as the dreams they bring to life.

From first home buyers, renovators and those looking to refinance, through to new home builders and investors, Connective Home Loans have helped all kinds of Australians get into the home they want. And our supportive customer service team has been there all the way.

If you're after a loan that puts you in control, Connective Home Loans Select is the answer.

### **I'm a first home buyer**

Being new to the home buying world, you might like the comfort of fixed repayments, so a Select fixed loan may be right for you. Or you may want the option to increase your loan amount without paying extra fees, making a Select variable loan more your style.

### **I'd like to build a new home**

Construction is completed in stages. Our Select construction loan works in stages too. Rather than settling your loan for the entire cost when building starts (and paying unnecessary interest) payments are made to your builder as work is completed.

### **I'm planning to refinance**

Would you like to consolidate your debts to make managing what you owe easier? Or pay off your home sooner with a more user-friendly loan? Perhaps you're finally ready to turn that 'renovator's delight' into the head turner it deserves to be. Whatever your refinancing needs, Select will get you there.

### **I want to buy before I sell**

A Select bridging loan takes the stress out of buying a new home before you sell. It requires no repayments for up to 6 months (when buying an existing home) or up to 12 months (when building a new home) And it's suitable for owner occupiers and investors. So if you've found your new home, but still have your old one, Select is the key to moving on.

[connectivehomeloans.com.au/select](https://connectivehomeloans.com.au/select)  
Contact your broker or call us on 1300 369 564